



Announcement 23-17W

501 Non-Conforming Price Adjuster Improvements

Effective with loans locked on or after June 6, 2017

Mortgage Solutions Financial has improved its 501 Non-Conforming price adjusters. Changes are highlighted below.

Product Feature	≤50%	50.01-60%	60.01-70%	70.01-75%	75.01-80%
FICO ≥ 780	(0.750)	(0.750)	(0.500)	(0.250)	(0.125)
FICO 760 - 779	(0.375)	(0.375)	(0.250)	0.000	+0.125
FICO 740 - 759	(0.250)	(0.250)	0.000	+0.125	+0.375
FICO 720 - 739	0.000	0.000	+0.125	+0.250	+0.750
FICO 700 - 719	+0.125	+0.125	+0.375	+0.500	+1.000
Cash Out	+0.125	+0.250	+0.375	+0.375	+0.375
Investment Property	+1.750	+1.750	N/A	N/A	N/A
3 Units	+0.375	+0.375	+0.375	N/A	N/A
4 Units	+1.000	+1.000	+1.000	N/A	N/A
Second Home	+0.250	+0.250	+0.250	+0.250	+0.250
Ln Amount ≥ \$1MM	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)